

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DAVID A GUCCIARDO  
SARAH M GUCCIARDO  
Debtor(s)

Case No. 17-09508

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2017.
- 2) The plan was confirmed on 06/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/16/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$2,896.00  
Less amount refunded to debtor \$242.10

**NET RECEIPTS: \$2,653.90**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,562.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$126.97  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,688.97**

Attorney fees paid and disclosed by debtor: \$938.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CALLAHAN & HOCKEMEYER PC	Unsecured	825.00	NA	NA	0.00	0.00
Cap One	Unsecured	0.00	NA	NA	0.00	0.00
Cap One	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	345.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	0.00	1,626.79	1,626.79	19.06	0.00
CAPITAL ONE NA	Unsecured	327.00	763.95	763.95	0.00	0.00
Chase Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	5,550.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	1,837.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	1,624.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CHLD/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
Choice Recovery	Unsecured	0.00	NA	NA	0.00	0.00
CITI SHELL	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,142.00	1,930.91	1,930.91	35.20	0.00
COMENITY CAPITAL BANK	Unsecured	NA	0.00	0.00	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	300.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ESB/HARLEY DAVIDSON	Unsecured	0.00	NA	NA	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
GOTTLIEB MEMORIAL HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
H&R Accounts Inc	Unsecured	0.00	NA	NA	0.00	0.00
HAWTHORNE CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
IL LABORATORY MEDICINE ASSOC	Unsecured	150.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	1,626.00	NA	NA	0.00	0.00
KOHL'S/CHASE	Unsecured	0.00	NA	NA	0.00	0.00
LENDING CLUB CORPORATION	Unsecured	14,169.00	13,582.31	13,582.31	247.57	0.00
LOYOLA UNIVERSITY MEDICAL CEN	Unsecured	85.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CEN	Unsecured	100.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CEN	Unsecured	300.00	NA	NA	0.00	0.00
Loyola University Medical Center	Unsecured	100.00	NA	NA	0.00	0.00
Loyola University Medical Center	Unsecured	50.00	NA	NA	0.00	0.00
Loyola University Medical Center	Unsecured	50.00	NA	NA	0.00	0.00
Loyola University Medical Center	Unsecured	50.00	NA	NA	0.00	0.00
LUMC Patient Payments	Unsecured	200.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	8,917.00	9,643.91	9,643.91	175.79	0.00
LVNV FUNDING	Unsecured	2,240.00	2,488.84	2,488.84	37.10	0.00
LVNV FUNDING	Unsecured	NA	0.00	460.50	46.05	0.00
Mobil Loans	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	3,425.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	19,000.00	21,159.39	21,159.39	0.00	0.00
NISSAN-INFINITI LT	Secured	NA	10,339.78	10,339.78	0.00	0.00
PEDIATRIX MEDICAL GROUP	Unsecured	50.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	7,278.00	8,003.84	8,003.84	145.89	0.00
PRA RECEIVABLES MGMT	Unsecured	3,459.00	3,872.45	3,872.45	70.59	0.00
PREMIER BANKCARD	Unsecured	254.00	456.16	456.16	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,247.00	2,394.06	2,394.06	35.68	0.00
QUANTUM3 GROUP LLC	Unsecured	812.00	905.61	905.61	16.50	0.00
QUANTUM3 GROUP LLC	Unsecured	1,969.00	2,310.22	2,310.22	42.11	0.00
QUANTUM3 GROUP LLC	Unsecured	1,754.00	2,053.80	2,053.80	37.43	0.00
QUANTUM3 GROUP LLC	Unsecured	1,324.00	1,606.23	1,606.23	18.82	0.00
RADADVANTAGE APC	Unsecured	300.00	NA	NA	0.00	0.00
RCS/MICHAEL HILL	Unsecured	776.00	NA	NA	0.00	0.00
RPW OBSTETRICS & GYNECOLOGY :	Unsecured	800.00	NA	NA	0.00	0.00
RPW OBSTETRICS & GYNECOLOGY :	Unsecured	50.00	NA	NA	0.00	0.00
RPW OBSTETRICS & GYNECOLOGY :	Unsecured	325.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	2,555.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	2,250.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	0.00	2,037.36	2,037.36	37.14	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/LOWES	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/SONY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
SynCB/Walmart	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,037.00	NA	NA	0.00	0.00
TARGET NB	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NB	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NB	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NB	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK HOGAN LOC	Unsecured	497.00	NA	NA	0.00	0.00
US BANK/NA ND	Unsecured	2,001.00	NA	NA	0.00	0.00
WESTLAKE EMERGENCY PHYSICIAN	Unsecured	850.00	NA	NA	0.00	0.00
Wfds/Wds	Unsecured	0.00	NA	NA	0.00	0.00
Wfds/Wds	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,499.17	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,499.17</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$54,136.94</b>	<b>\$964.93</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,688.97</u>	
Disbursements to Creditors	<u>\$964.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,653.90</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/18/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.